

In re:
Arthur Anthony Delbianco
Debtor

Case No. 17-13227-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 20, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Arthur Anthony Delbianco, 227 Sycamore Court, Wind Gap, PA 18091-9526
14160707	Santander Bank, N.A., (by: Dovenmuehle Mortgage, Inc.), P.O. Box 371306, Pittsburgh, PA 15250-7306

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 21 2023 00:48:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 21 2023 00:48:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13956422	+ EDI: BANKAMER2	Nov 21 2023 05:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13989501	EDI: Q3G.COM	Nov 21 2023 05:44:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
13913779	EDI: IRS.COM	Nov 21 2023 05:44:00	IRS, Centralized Insolvency Op, PO Box 7346, Philadelphia, PA 19101-7346
13979539	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 21 2023 00:48:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13923727	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 21 2023 00:48:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14442959	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 21 2023 00:48:00	U.S. Bank Trust National Association, ET AL, c/o SELECT PORTFOLIO SERVICING INC., Attn: Remittance Processing, PO Box 65450, SALT LAKE CITY, UT 84165-0450
13937320	EDI: USBANKARS.COM	Nov 21 2023 05:44:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Santander Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2019-PM12 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
J. ZAC CHRISTMAN	on behalf of Debtor Arthur Anthony Delbianco zac@jzacchristman.com office@fisherchristman.com
KELLIE LYNNE RAHL-HEFFNER	on behalf of Creditor SANTANDER BANK N.A. krah1-heffner@grossmcginley.com, jkacsur@grossmcginley.com;jpraedin@grossmcginley.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
MARIO J. HANYON	on behalf of Creditor SANTANDER BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARIO J. HANYON	on behalf of Creditor Dovenmuehle Mortgage Inc. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHELLE L. MCGOWAN	on behalf of Creditor Towd Point Mortgage Trust 2020-2 U.S. Bank National Association, as Indenture Trustee mimcgowan@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor SANTANDER BANK N.A. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Arthur Anthony Delbianco</u>	Social Security number or ITIN	xxx-xx-9262
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-13227-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arthur Anthony Delbianco
aka Arthur A. Delbianco, aka Arthur Delbianco

11/17/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.